FOR IMMEDIATE RELEASE

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INSURANCE COMMISSIONER CONDITIONALLY APPROVES AFFILIATION OF BLUE CROSS/BLUE SHIELD OF DELAWARE WITH CAREFIRST, INC.

Dover, DE – Insurance Commissioner Donna Lee H. Williams today released her Final Order and Decision approving the affiliation of Blue Cross Blue Shield of Delaware with CareFirst, Inc., a Maryland not-for-profit corporation. The approval is predicated upon twenty specific Conditions which must be observed by Blue Cross and CareFirst that collectively assure no major changes to current Delaware health care services can occur absent prior approval of the Insurance Commissioner. The complete text of these Conditions and the Commissioner's Order may be found at: www.state.de.us/inscom/ WHAT'S NEW.

Commissioner Williams stated: "Judge Robinson's preliminary decision as Hearing Officer approving this affiliation was well-reasoned and fully supported by the evidence she cited. I have augmented Judge Robinson's suggested conditions to strengthen the oversight capability of the Department over the affiliation to better assure optimum health care services to Delaware consumers in the future. Under the terms of the Order, I have unprecedented capability to monitor proposed rate increases, changes in products, services and provider contracts, as well as any proposed reduction in staff or the closing of any facility."